DOCUMENT RESUME

ED 469 336 HE 035 296

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TITLE	Financial Aid for Individuals with Learning Disabilities. Fast Facts..
INSTITUTION	American Council on Education, Washington, DC. HEATH Resource Center.
PUB DATE	2000-09-00
NOTE	5p.
PUB TYPE	Guides - Non-Classroom (055)
EDRS PRICE	EDRS Price MF01/PC01 Plus Postage.
DESCRIPTORS	*College Applicants; Federal Aid; *Financial Aid Applicants; Higher Education; *Learning Disabilities; *Student Financial Aid
IDENTIFIERS	*Free Application for Federal Student Aid

ABSTRACT

This fact sheet provides information on financial aid for prospective college students with learning disabilities. Once students with learning disabilities gain admission to the college of their choice, they are not likely to find any scholarships on the basis of having a learning disability to help pay for college. Students with learning disabilities should focus their efforts where they are most likely to produce results. The Federal government is the single largest source of financial assistance for postsecondary education, and most federal aid is awarded on the basis of the applicant's financial need. This guide describes the Free Application for Federal Student Aid, the only application one must complete for federal aid. State agencies for higher education are a key piece of the financial aid puzzle, and students with learning disabilities may be eligible to receive assistance from their state office for vocational rehabilitation services. Colleges and universities also offer financial aid, and students should contact the financial aid office at the college of their choice. A list of things a students should do to obtain financial aid is include with the guide, and some Web-based resources are described to provide further information. (SLD)

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ED 469 336

Financial Aid for Individuals with Learning Disabilities

Daniel Gardner

September 2000

HEATH Resource Center

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Fast Facts from
The George Washington University

HEATH Resource Center

Financial Aid for Individuals with Learning Disabilities *by Daniel Gardner*

For college-bound high school juniors and seniors, the fall semester can be a stressful time. In addition to classes and homework, the list of college-related tasks is long: SATs loom, there are campus visits to arrange, essays to write, recommendation letters to gather, and financial aid options to explore. Prospective college students with learning disabilities (LD's) face the added challenge of finding a college in which the approach to providing accommodations engenders confidence that their particular needs will be understood and addressed.

While students with LD's must seek and select colleges with care, they can rest assured that they are not alone. In fact, an increasing number of their peers with LD's are college-bound. In 1998, three times more students with learning disabilities were admitted to colleges across the country than were admitted in 1988. Over the past decade, students with various learning disabilities have come to represent the largest group of students with disabilities on college and university campuses. Of the college freshmen who reported having a disability in 1998, over 40 percent indicated the presence of a learning disability. Not only are increasing numbers of students with LD's going on to college, but their aspirations for post-graduate study are high as well. In 1998, 51% of college freshmen who reported having a learning disability indicated a desire to pursue a degree beyond the bachelor level (Henderson, C. 1999. College Freshmen with Disabilities: A Biennial Statistical Profile. Washington, DC. American Council on Education).

So, the good news is that hundreds of thousands of students with LD's are blazing a trail through higher education institutions. The progress they make will only facilitate the passage of future students with learning disabilities, as faculty and administrators become increasingly knowledgeable about the particular needs of this growing presence on their campuses. The bad news is that once they take the SAT's, visit, apply to and finally gain admission to the colleges of their choice, they are not likely to find any scholarships on the basis of having a learning disability to help pay for the expense of college. In fact, there are very few disability-specific scholarships to offset the cost of college. While there may appear to be numerous grants for students who are deaf or hard of hearing, or those who are blind and visually impaired, these amounts are insignificant when compared to the number of eligible students. This is also true for students with learning disabilities: there are simply too few LD-specific scholarships and the amounts awarded are too small, for the acquisition of these awards to be central to any college financing strategy. Instead, students with LD's should focus their efforts where they are most likely to produce results.

The Federal government is the single largest source of financial assistance for postsecondary education. (By comparison, grants and scholarships from private sources account for less than 2% of all college financial aid). Federal financial aid is made up of grants (which do not need to be repaid), loans (which must be repaid, with interest), and Work-Study programs. Federal loans account for nearly half and federal grants represent another 15% of all available financial aid for postsecondary study (A. Leider. 1999. Don't Miss Out: The Ambitious Student's Guide to Financial Aid. Alexandria, VA.

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Octameron Associates). Because so much financial aid is awarded as loan money, students and their families should be careful not to bite off more loan debt than they can comfortably handle. Information specialists who staff the US Department of Education's financial aid hot line, at 1-800-433-3243, can answer questions about the aid programs and provide estimates of monthly loan repayment amounts based on commonly used schedules.

Most federal financial aid is awarded on the basis of the applicant's financial need. Financial need is formulated by comparing the student's educational expenses with the amount of money the student's family can be expected to contribute. The expected family contribution is determined by a formula that considers the family's income and assets, size and basic living expenses.

The Free Application for Federal Student Aid (FAFSA) is the only application one must complete to be considered for federal financial aid. And, as the name suggests, it's free! (Most state and many private funding sources also require a completed FAFSA as part of their application process, so it's a good idea to complete the FAFSA even if you don't think you are eligible for federal aid.) Students can request the application from a high school guidance counselor or from a college or university financial aid office. Students can also access and complete the application online by going to http://www.fafsa.ed.gov/. The US Department of Education has done a great job of streamlining and explaining the many features and the application process of the federal financial aid program. For assistance completing the FAFSA and for answers to frequently asked questions about federal aid programs, students can visit the following web pages: http://www.ed.gov/prog_info/SFA/FAFSA/, http://www.ed.gov/prog_info/SFA/FYE, and http://www.ed.gov/studentaid/.

Students should be aware that poor performance in college may endanger their continued eligibility for federal student aid. Students with learning disabilities will want to make certain that they are receiving the necessary accommodations to ensure an equal opportunity for success in the classroom. Students who encounter difficulty or feel they are falling behind in their schoolwork should ask for help. As their best and only self-advocates, they should not delay in notifying the appropriate faculty and the Office for Disability Support Services of their concerns. Also, students should be mindful of the deadlines at the beginning of each semester for adding or dropping classes without financial penalty.

In addition to federal financial aid programs, state agencies for higher education constitute a key piece to the financial aid puzzle. These agencies generally offer a variety of need-based and non-need-based grants, loans and work-study packages. Contact information for granting institutions within each state can be found at http://www.ed.gov/offices/OPE/agencies.html. While most states require only the completed FAFSA to determine an award package, several require the completion of additional applications.

Students with learning disabilities may also be eligible to receive assistance from their state office for Vocational Rehabilitation (VR) services, whose mission is to provide the counseling and training necessary for clients to become employable. In some instances, the VR counselor will approve of college-level study as an appropriate activity in a client's plan to become employed. If so, VR might provide tuition assistance or help with additional college costs, such as room and board, transportation expenses, or books and supplies. Students must meet with a VR counselor to determine their eligibility for services. Go to http://www.nichcy.org/states.htm to locate the central VR office in your home state. Or, look in the government pages of your local phone book under Vocational Rehabilitation Services, Division of Rehabilitation Services or Office of Vocational Rehabilitation to locate the VR office in your area.

Finally, colleges and universities offer additional financial aid resources, including merit- and need-based scholarships, loans and Work-Study. Students seeking assistance should contact the financial aid offices at the schools to which they are applying. Financial aid offices frequently have prepared packets of information describing any available state, local, and campus-based financial aid as well as information about any forms and applications students must submit to be considered.

Once a student has completed and filed the FAFSA, and has contacted their state agency for higher education, the local VR office, and the financial aid offices at chosen colleges, they may then wish to look for additional funding. The Internet is the best place to begin the search. There are a number of online databases where students can register a detailed profile of their heritage, high-school performance, talents, interests, achievements, and other characteristics. The profile is then compared with the listing of available grants and scholarships and the user is notified of any scholarships for which they might be eligible.

Whereas federal and state funding is primarily based on financial need, many private scholarships are merit or performance-based. Students who have financial need (as defined by the federal formula) should be aware that in many instances the amount of any non-need based scholarships they obtain will not reduce the amount of their expected family contribution, but rather, will apply towards reducing the amount of their financial need. (In other words, the award will not reduce the amount of money that your family must put forth to pay for school; it merely decreases the amount of need-based financial assistance that you receive.) The following web sites contain widely used scholarship databases that free of charge to access:

The College Board (http://www.collegeboard.org)
FastWEB (http://www.fastweb.com)
CASHE (http://www.salliemae.com)
CollegeNET
(http://www.collegenet.com/mach25/)
SRN Express (http://www.rams.com/srn)

Students will soon realize that a thorough search for financial aid entails managing a mountain of detailed information. Especially for students with learning disabilities, keeping careful records and tracking deadlines will be imperative to a successful funding search. By their senior year of high school, students who are seeking financial aid should:

- Obtain the FAFSA, either from the high school guidance counselor, or from the Internet.
- Send the completed FAFSA form as soon after January 1 as possible – forms sent before the first of the year are not valid.
- Keep track of college application deadlines; they differ from school to school. Keep a record of the dates each application was sent.
- Keep in touch with the college financial aid offices during the application process. Verify that they have received your application and are processing your financial aid package.
- Students who are clients of VR should verify that their counselor is in touch with the financial aid offices at the colleges of their choice.
- Be on time in filling out application forms.
- Check all completed forms for accuracy.
- Keep copies of each completed application form in the event that forms are lost in the mail or during processing.

In addition to the web-based resources described above, students wishing to learn more about options to finance postsecondary education should contact the HEATH Resource Center at 800-544-3284 (or go to http://www.heath-resource-center.org.) to request a free copy of *Creating Options: A Resource on Financial Aid Options for Students with Disabilities*. This annually revised paper describes federal, state, and private funding sources, and lists numerous print and Internet resources on the topic.

September 2000, by Daniel Gardner, Publications Manager, HEATH Resource Center, Washington, DC.

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